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Date: March 23, 2007

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,001)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos.

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

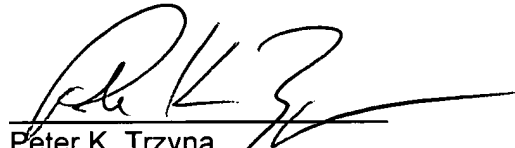
1. Amendment and Response;
2. Substitute Specification-Amended Version, Pages 3, 59, and 60;
3. Substitute Specification-Clean Version, Pages 3, 59, and 60;
4. Figures 1, 3, 10, 13, 16, and 20 with corrections thereon in red ink;
5. Submission of Formal Drawings; and
6. Formal Drawings: Figures 1-21, Replacement Sheets 1-21.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: March 23, 2007


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